

Information to identify the case:

Debtor 1	<u>Joshua S. Greaves</u>	Social Security number or ITIN	xxx-xx-0854
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-20621-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joshua S. Greaves

10/17/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joshua S. Greaves
Debtor

Case No. 21-20621-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Oct 17, 2022

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2022:

Recip ID	Recipient Name and Address
db	#+ Joshua S. Greaves, 921 Fordham Avenue, Pittsburgh, PA 15226-2123
r	+ Michelle Williams, Keller Williams Realty, 1500 Oxford Drive, Bethel Park, PA 15102-1786
cr	+ Pennsylvania Housing Finance, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206
15352223	+ Leon P. Haller, Esq., 1719 North Front Street, Harrisburg, PA 17102-2305

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 18 2022 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2022 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 18 2022 04:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2022 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 18 2022 04:03:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Oct 18 2022 00:00:00	City and School District of Pittsburgh, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 18 2022 00:00:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
cr	+ Email/Text: ebnpwsa@grblaw.com	Oct 18 2022 00:00:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
15352219	+ EDI: CITICORP.COM	Oct 18 2022 03:58:00	Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497
15352220	+ EDI: CAPONEAUTO.COM	Oct 18 2022 04:03:00	Capital One Auto Finance, P.O. Box 259407, Plano, TX 75025-9407
15361627	+ EDI: AISACG.COM	Oct 18 2022 04:03:00	Capital One Auto Finance, a division of Capital

District/off: 0315-2

User: auto

Page 2 of 3

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			On, P.O. Box 4360, Houston, TX 77210-4360
15352221	+ EDI: CAPITALONE.COM	Oct 18 2022 03:58:00	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
15378371	+ Email/Text: ebnjts@grblaw.com	Oct 18 2022 00:00:00	City of Pittsburgh and City of Pittsburgh SD, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15352222	+ Email/Text: kburkley@bernsteinlaw.com	Oct 18 2022 00:00:00	Duquesne Light, 411 Seventh Avenue MD 6-1, Pittsburgh, PA 15219-1942
15378531	+ Email/Text: kburkley@bernsteinlaw.com	Oct 18 2022 00:00:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15377103	Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2022 00:09:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15352224	Email/Text: camanagement@mtb.com	Oct 18 2022 00:00:00	M&T Bank, Attn: Bankruptcy, P.O. Box 1288, Buffalo, NY 14240-1288
15359297	+ Email/Text: camanagement@mtb.com	Oct 18 2022 00:00:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
15352225	+ EDI: NAVIENTFKASMSERV.COM	Oct 18 2022 04:03:00	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
15360082	EDI: NAVIENTFKASMDOE.COM	Oct 18 2022 04:03:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15352228	Email/Text: Bankruptcy.Notices@pnc.com	Oct 18 2022 00:00:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15222
15372595	Email/Text: Bankruptcy.Notices@pnc.com	Oct 18 2022 00:00:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15352229	EDI: PRA.COM	Oct 18 2022 04:03:00	Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502
15378437	EDI: PRA.COM	Oct 18 2022 04:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15352226	+ Email/Text: blegal@phfa.org	Oct 18 2022 00:00:00	Pennsylvania Houseing Finance Agency, 211 N Front Street, Harrisburg, PA 17101-1406
15368898	+ Email/Text: blegal@phfa.org	Oct 18 2022 00:00:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
15354790	+ Email/Text: ebnpeoples@grblaw.com	Oct 18 2022 00:00:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 437 Grant St., 14th Fl., Pittsburgh, PA 15219-6101
15352227	+ Email/Text: ebnpwsa@grblaw.com	Oct 18 2022 00:00:00	Pittsburgh Water & Sewer Authority, c/o GRB Law, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15385303	+ Email/Text: ebnpwsa@grblaw.com	Oct 18 2022 00:00:00	Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
cr	*+	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406

District/off: 0315-2

User: auto

Page 3 of 3

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TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Christian M Rieger	on behalf of Debtor Joshua S. Greaves crierlaw@gmail.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Laurence A. Mester	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. lmester@mesterschwartz.com, jschwartz@mesterschwartz.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 11